

Information to identify the case:			
Debtor 1: Jeffrey A Brenner			
First Name	Middle Name	Last Name	Social Security number or ITIN: xxx-xx-9308
		EIN: _____	
Debtor 2: Shari S Brenner		Social Security number or ITIN: xxx-xx-1626	
(Spouse, if filing)	First Name	Middle Name	EIN: _____
United States Bankruptcy Court: District of New Jersey		Date case filed for chapter: 13 4/2/18	
Case number: 18-16546-RG			

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Jeffrey A Brenner	Shari S Brenner
2. All other names used in the last 8 years		
3. Address	124 West Tenth Street Bayonne, NJ 07002	124 West Tenth Street Bayonne, NJ 07002
4. Debtor's attorney Name and address	Justin M Gillman Gillman & Gillman 770 Amboy Avenue Edison, NJ 08837	Contact phone 732-661-1664
5. Bankruptcy trustee Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Contact phone 973-227-2840 www.magtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 4/3/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	May 1, 2018 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 7/2/18
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 6/11/18
	Deadline for governmental units to file a proof of claim:	Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	
	WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Jeffrey A Brenner
Shari S Brenner
DebtorsCase No. 18-16546-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 309IPage 1 of 2
Total Noticed: 36

Date Rcvd: Apr 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2018.

db/jdb +Jeffrey A Brenner, Shari S Brenner, 124 West Tenth Street, Bayonne, NJ 07002-1359
 517431935 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 517431936 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 517431948 +Hudson County Sheriff, 257 Cornelison Ave., Jersey City, NJ 07302-3113
 517431949 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
 517431950 +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, P.O. Box 1269, Mount Laurel, NJ 08054-7269
 517431951 +Maris Fraga Dc, 734 Broadway, Bayonne, NJ 07002-4274
 517431955 +Real Time Resolutions, 4909 Savarese Circle, Tampa, FL 33634-2413
 517431956 +Sunrise Credit Service, 260 Airport Plaza, Farmingdale, NY 11735-4021
 517431957 +Sunrise Credit Service, 234 Airport Plaza Blvd S, Farmingdale, NY 11735-3938
 517431960 +Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Ste 906, Hamilton Square, NJ 08690-1717
 517431961 +Traf Group Inc/A-1 Collections, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717
 517431962 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
 517431964 +Verizon, Po Box 650051, Dallas, TX 75265-0051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: abgillman@optonline.net Apr 03 2018 23:34:08 Justin M Gillman,
 Gillman & Gillman, 770 Amboy Avenue, Edison, NJ 08837
 tr +E-mail/Text: BNC@magrtrustee.com Apr 03 2018 23:35:45 Marie-Ann Greenberg,
 Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 03 2018 23:35:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 03 2018 23:35:04 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517431923 +EDI: TSYS2.COM Apr 04 2018 02:58:00 Barclays Bank Delaware, 100 S West St,
 Wilmington, DE 19801-5015
 517431924 +EDI: TSYS2.COM Apr 04 2018 02:58:00 Barclays Bank Delaware, Po Box 8803,
 Wilmington, DE 19899-8803
 517431928 EDI: CAPITALONE.COM Apr 04 2018 02:58:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 517431932 E-mail/Text: bankruptcy@cavps.com Apr 03 2018 23:35:20 Cavalry Portfolio Services,
 Po Box 27288, Tempe, AZ 85285
 517431925 +EDI: CAPITALONE.COM Apr 04 2018 02:58:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 517431931 +E-mail/Text: bankruptcy@cavps.com Apr 03 2018 23:35:20 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 517431933 +EDI: WFNBNB.COM Apr 04 2018 02:58:00 Comenity Bank, Po Box 182125,
 Columbus, OH 43218-2125
 517431934 +EDI: WFNBNB.COM Apr 04 2018 02:58:00 Comenity Bank, Po Box 182789,
 Columbus, OH 43218-2789
 517431937 EDI: FORD.COM Apr 04 2018 02:58:00 Ford Motor Credit, National Bankruptcy Service Center,
 Po Box 62180, Colorado Springs, CO 80962
 517431942 +EDI: FORD.COM Apr 04 2018 02:58:00 Ford Motor Credit, Po Box Box 542000,
 Omaha, NE 68154-8000
 517431953 +EDI: NAVIENTFKASMSERV.COM Apr 04 2018 02:58:00 Navient, Po Box 9500,
 Wilkes Barre, PA 18773-9500
 517431952 +EDI: NAVIENTFKASMSERV.COM Apr 04 2018 02:58:00 Navient, Attn: Bankruptcy, Po Box 9500,
 Wilkes-Barr, PA 18773-9500
 517431954 +E-mail/Text: bkdepartment@rtresolutions.com Apr 03 2018 23:35:15 Real Time Resolutions,
 Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
 517431959 +EDI: RMSC.COM Apr 04 2018 02:58:00 Synchrony Bank/HH Gregg, C/o Po Box 965036,
 Orlando, FL 32896-0001
 517431958 +EDI: RMSC.COM Apr 04 2018 02:58:00 Synchrony Bank/HH Gregg, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 517431963 +EDI: VERIZONCOMB.COM Apr 04 2018 02:58:00 Verizon,
 Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
 Weldon Springs, MO 63304-2225
 517431966 +EDI: WFFC.COM Apr 04 2018 02:58:00 Wells Fargo Bank, Po Box 14517,
 Des Moines, IA 50306-3517
 517431965 +EDI: WFFC.COM Apr 04 2018 02:58:00 Wells Fargo Bank, Po Box 10438, Macf8235-02f,
 Des Moines, IA 50306-0438

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517431929* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
 517431930* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
 517431926* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
 517431927* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253

District/off: 0312-2

User: admin
Form ID: 309I

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Total Noticed: 36

Date Rcvd: Apr 03, 2018

***** BYPASSED RECIPIENTS (continued) *****

517431938* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962)
517431939* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962)
517431940* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962)
517431941* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962)
517431947* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962)
517431943* +Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000
517431944* +Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000
517431945* +Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000
517431946* +Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000

TOTALS: 0, * 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2018 at the address(es) listed below:
NONE.

TOTAL: 0